

Information to identify the case:

Debtor 1	Gwendolyn L. Lewis	Social Security number or ITIN	xxx-xx-6367
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21190-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gwendolyn L. Lewis
aka Gwen L. Lewis

8/10/16

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gwendolyn L. Lewis
 Debtor

Case No. 16-21190-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Aug 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2016.

db +Gwendolyn L. Lewis, 3725 Windgap Avenue, Pittsburgh, PA 15204-1023
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,
 Pittsburgh, PA 15212-5861
 14205201 City & School District of Pittsburgh, Treasurer - City of Pgh., 414 Grant Street,
 Attn: Bankruptcy, Pittsburgh, PA 15219-2476
 14205202 +Comcast, PO Box 3002, Southeastern, PA 19398-3002
 14205203 +Dr. Douglas Clough, 9104 Babcock Blvd # 1113, Pittsburgh, PA 15237-5818
 14205205 Fed Loan Servicing, PO Box 530210, Atlanta, GA 30353-0210
 14205206 Figerhut, PO Box 166, Newark, NJ 07101-0166
 14205207 First Premier Bank, P.O. Box 55219, Sioux Falls, SD 57117-5529
 14205208 +Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528
 14205211 +Mercy Hospital, 1400 Locust Street, Attn: Billing, Pittsburgh, PA 15219-5166
 14205212 Mercy Hospital, PO Box 640155, Pittsburgh, PA 15264
 14205215 Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
 14205216 +Pittsburgh Water & Sewage Authority, 1200 Penn Avenue, Pittsburgh, PA 15222-4216
 14205217 +Quest Diagnostics, 725 Canton Street, Norwood, MA 02062-2679
 14205220 Vivint Alarm Security Solutions, PO Box 1116, Charlotte, NC 28201-1116

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Aug 11 2016 00:58:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2016 01:01:35 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Aug 11 2016 00:58:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14205198 E-mail/Text: amscbankruptcy@adt.com Aug 11 2016 01:02:22 ADT, 1501 Yamato Road,
 Boca Raton, FL 33431
 14205199 EDI: BANKAMER.COM Aug 11 2016 00:58:00 Bank of America, N.A., PO Box 15019,
 Wilmington, DE 19886-5019
 14205200 +EDI: CAPITALONE.COM Aug 11 2016 00:58:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 14205204 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 11 2016 01:02:28 Duquesne Light,
 411 Seventh Avenue, Pittsburgh, PA 15219-1942
 14205209 +EDI: RMSC.COM Aug 11 2016 00:58:00 JC Penney/Synchrony Bank, PO Box 960090,
 Orlando, FL 32896-0090
 14205210 E-mail/Text: camanagement@mtb.com Aug 11 2016 01:01:01 M&T Bank,
 1 Fountain Plaza - 7th floor., Attn: Bankruptcy Dept., Buffalo, NY 14203
 14205213 EDI: MERRICKBANK.COM Aug 11 2016 00:58:00 Merrick Bank, P.O. Box 660702,
 Dallas, TX 75266-0702
 14205214 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2016 01:01:35 PA Department of Revenue,
 Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 14223841 EDI: RECOVERYCORP.COM Aug 11 2016 00:58:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14205218 EDI: SWCR.COM Aug 11 2016 00:58:00 Southwest Credit,
 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
 14205219 EDI: TFSR.COM Aug 11 2016 00:58:00 Toyota Financial, P.O. Box 5855,
 Carol Stream, IL 60197-5855

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Lakeview Loan Servicing, LLC
 aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Aug 10, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Gwendolyn L. Lewis julie.steidl@steidl-steinberg.com, npalashoff@steidl-steinberg.com;ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7